

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: LOWANDA MCNEELY § Case No. 06-72289  
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Debtors

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/05/2006.
- 2) The plan was confirmed on 02/16/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/14/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/02/2008.
- 5) The case was completed on 01/10/2012.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,646.87.
- 10) Amount of unsecured claims discharged without full payment: \$28,118.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 46,105.38
Less amount refunded to debtor	\$ 1,205.38
<b>NET RECEIPTS</b>	<b>\$ 44,900.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,920.55
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,420.55</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTY BERNARD NATALE	Lgl	2,500.00	2,500.00	2,500.00	2,500.00	0.00
BENEFICIAL ILLINOIS INC	Sec	1,200.00	2,217.65	1,200.00	1,200.00	0.00
OCWEN LOAN SERVICING LLC	Sec	4,400.00	6,093.68	6,093.68	6,093.68	0.00
ROCKFORD POSTAL EMPLOYEES C.	Sec	13,081.00	13,135.97	13,081.00	13,081.00	3,287.27
ROCKFORD POSTAL EMPLOYEES C.	Uns	0.00	0.00	54.97	3.11	0.00
WINNEBAGO COUNTY TREASURER	Sec	5,041.00	2,360.00	2,360.00	2,360.00	33.70
ACCOUNT SOLUTIONS GROUP, LLC	Uns	1,079.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	1,209.00	1,208.56	1,208.56	68.28	0.00
SMC	Uns	358.00	393.55	393.55	22.23	0.00
ECAST SETTLEMENT	Uns	462.00	471.98	471.98	26.66	0.00
CITIFINANCIAL INC	Uns	8,902.00	8,963.67	8,963.67	506.40	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	1,975.00	1,974.48	1,974.48	111.55	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	648.00	648.24	648.24	36.62	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	3,385.00	3,385.76	3,385.76	191.28	0.00
ECAST SETTLEMENT	Uns	932.00	1,001.41	1,001.41	56.57	0.00
TSYS TOTAL DEBT MANAGEMENT	Uns	992.00	991.77	991.77	56.03	0.00
MUTUAL MANAGEMENT	Uns	200.00	NA	NA	0.00	0.00
RMA / CHECK IT	Uns	45.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
UNION PLUS CREDIT CARD	Uns	1,177.00	NA	NA	0.00	0.00
UNITED CREDIT SERVICE INC	Uns	573.00	573.12	573.12	32.38	0.00
AFNI/VERIZON WIRELESS	Uns	566.00	566.51	0.00	0.00	0.00
EAST BAY FUNDING	Uns	2,130.00	1,882.19	1,882.19	106.33	0.00
XACT	Uns	600.00	NA	NA	0.00	0.00
KEITH LATHAN	Uns	0.00	NA	NA	0.00	0.00
MICHAEL MCNEELY	Uns	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	989.00	1,449.23	1,449.23	81.87	0.00
SECURITY FINANCE	Uns	720.00	720.00	720.00	40.68	0.00
EAST BAY FUNDING	Uns	1,480.00	1,472.86	1,472.86	83.21	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,207.97	1,207.97	68.24	0.00
ROCKFORD POSTAL RETIREMENT	Sec	0.00	NA	NA	0.00	0.00
ROCKFORD POSTAL RETIREMENT	Sec	0.00	NA	NA	0.00	0.00
RECOVERY MANAGEMENT	Uns	0.00	116.09	116.09	6.56	0.00
WINNEBAGO COUNTY TREASURER	Sec	0.00	2,933.59	416.70	416.70	121.93
WINNEBAGO COUNTY TREASURER	Sec	0.00	5,999.07	852.14	852.14	249.35
WINNEBAGO COUNTY TREASURER	Sec	0.00	5,370.70	5,370.70	5,370.70	118.76
WINNEBAGO COUNTY TREASURER	Sec	0.00	4,796.22	4,796.22	4,796.22	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,293.68	\$ 7,293.68	\$ 0.00
Debt Secured by Vehicle	\$ 13,081.00	\$ 13,081.00	\$ 3,287.27
All Other Secured	\$ 13,795.76	\$ 13,795.76	\$ 523.74
<b>TOTAL SECURED:</b>	<b>\$ 34,170.44</b>	<b>\$ 34,170.44</b>	<b>\$ 3,811.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 26,515.85</b>	<b>\$ 1,498.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,420.55
Disbursements to Creditors	\$ 39,479.45
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 44,900.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/16/2012

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.